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ACCIDENT INSURANCE.

ACCIDENTAL.

Is properly defined as "happening by chance; unexpectedly taking place; not according to the usual course of things, or not as expected.

Death caused by jumping from a platform, four or five feet from the ground, is accidental. 665.

ACCIDENT.

It is not essential that a person injuring another should not mean to do so, in order to render the injury accidental. 42, 44.

Injury caused by violent running is not the result of accident. 46.

Death caused by stroke from the handle of a pitchfork, which the insured was using, is accidental. 47.

Death caused by exercising with Indian clubs is not accidental, when the injury is received in the usual way of taking such exercise, and is not occasioned by some unforeseen circumstance, interrupting the usual course of exercise. 49.

Hanging one's self, while insane, is death by external, violent and

accidental means. 51.

Injury internally inflicted by another is an accident. 52.

Shooting of the insured, a deserter from the army, by an officer who sought to arrest him, does not avoid an accident policy which is restricted to death "not the result of design." 52.

Death caused by the exertion of controlling a runaway horse is acci-

dental. 56.

BURDEN OF PROOF.

Where the insured is killed by his own pistol, the beneficiary must show that its discharge was accidental. 51.

When the insured is found shot through the heart, the burden is upon beneficiary to show that the death was accidental. 55.

EPILEPSY.

Death in a bath, as the result of an epileptic fit, is not within an acci-

dent policy. 56.

But drowning in a stream, into which the insured had fallen, while in a fit, is covered. 56.

So also is death from falling, while in a fit, before a moving engine. 56.

Exposure to Danger.

Stepping from a railroad train which at night had stopped upon a draw-bridge, and falling through a concealed hole in the bridge, does not avoid a policy, which excepts injury resulting from "voluntary exposure to unnecessary danger," or "walking or being on the roadbed or bridge of any railway." 49.

Shoveling snow from a crossing by a railroad employe, is not "un-

necessary exposure to danger." 52. Crossing a railroad trestle at night is "voluntary exposure to unnecessary danger." 56.

EXTERNAL AND VISIBLE SIGNS.

In exception to an accident policy, apply only to bodily injuries not resulting in death. 381.

ACCIDENT INSURANCE—(continued.)

GAS. See POISON.

Exception of death by "inhaling gas" does not cover the case of one who accidentally inhales illuminating gas, while sleeping, but refers to the medicinal use of gas only. 55, 381.

INTENTIONAL INJURIES.

Exception of intentional injuries, inflicted by insured or any other person, includes death by assassination for purposes of robbery. 42,

Recovery cannot be had under policy excepting death "by intentional injuries," where the insured was shot and killed by a third person, without provocation. 120.

INTOXICATING LIQUOR.

Where a policy excepts death or injury while the insured is "under the influence of intoxicating drink," and the insured, while intoxicated, is shot by another person, although no connection exists between the intoxication and the injury, recovery cannot be had on the policy. 47.

MEDICAL TREATMENT.

Death from an overdose of opium, which had been prescribed by a physician on account of sickness, is not covered by a policy which excepts death caused by "medical treatment for disease." 48.

MILITÀRY SERVICE.

One employed in the army to build bridges, and, while thus engaged, killed by robbers, is not in military service, within the meaning of a prohibition in a policy of insurance. 47.

NOTICE OF INJURY.

When one insured by an accident policy, which required immediate written notice of any injury sustained to be given to the company, received an accidental injury to his eye, which he did not at the time regard as dangerous, but which subsequently caused the total loss of the eye, notice mailed a month after the accident was in time. 729.

Poison.

Death from poison taken accidentally is not covered by the words, "die by his own hand, voluntary or otherwise." 49.

But where death or injury caused "by the taking of poison" is excepted, an involuntary taking by mistake is within the provision.

Death from a malignant pustule, caused by handling the skins of diseased animals, is within an accident policy, which excepts death by taking poison. 55.

So also is death caused by accidentally inhaling illuminating gas. 55.

POLICY.

General terms will be construed to cover everything within their scope, save what is expressly excepted. 42, 45.

PROXIMATE CAUSE.

Death from apoplexy, caused by an accidental fall, is within an accident policy. 56.

PUDLIC CONVEYANCE.

Engineer, riding on his own engine, is traveling by "public conveyance for the transportation of passengers." 47.

RAILROAD RULES.

Where a passenger is injured by being thrown from a car platform, where he is standing in violation of the rules of the railroad, no recovery can be had under a policy covering only injuries received while riding "in compliance with all rules and regulations" of the carrier. 49.

RAILWAY EMPLOYES.

Exemption of, from a clause in a policy, excepting from its benefits injuries which result from being upon the platforms of moving

ACCIDENT INSURANCE—(continued.)

cars, does not apply to a shop-hand of the company, who is killed while on his way home from work. 785.

SUICIDE. See VIOLATION OF LAW.

Death by poison self-administered avoids a policy, which provides that it shall be void if insured "shall lie by his own hand." 46.

Death from whiskey taken without the intention of destroying life, is not covered by the words, "die by his own hand." 51.

Unintentional and accidental self-killing is not suicide, voluntary or involuntary. 52.

Suicide, while insane, avoids policy providing that it shall become void, if the assured shall commit suicide, "sane or insane."

But is not within an exception in an accident policy of death by suicide, or death resulting from bodily disease. 569.

VIOLATION OF LAW.

No recovery can be had upon a policy which excepts death while "engaged in known violation of the law," where the insured is killed, while committing an assault and battery. 50.

Injury must be the natural and legitimate consequence of the violation of law. 51.

One who is shot in an attempt to escape, after committing a robbery, is not killed while violating the law. 52. Suicide is not such violation of the law as will avoid a policy, even if

committed to escape arrest for crime. 56.

VOLUNTARY EXPOSURE TO DANGER.

Is not chargeable to a passenger on a railway train, who goes upon the car platform, when overcome by heat and suffering from nausea. 785.

ADMIRALTY. See Shipping.

Damage to passing vessels by a draw over navigable waters, is within admiralty jurisdiction. 500.

CHARTER-PARTY.

Stipulation in, that all disputes shall be settled at the port of discharge only, is void. 785.

DAMAGES.

For death caused by negligence on the high seas cannot be recovered in the admiralty courts of U.S., even though the vessel proceeded against is a foreign one. 444.

For death of one injured while engaged in loading a vessel, cannot be made the subject of a libel, in the absence of any statute giving a maritime lien for such damages. 785.

Lex Loci.

English law governs a proceeding by American citizen for injuries received on an English vessel in English waters.

LIMITATION.

Laches will, by analogy, bar a claim, which would be barred at law under the statute. 120.

Of year and day, fixed by Statute of Westminster, begins to run from the time when the goods are actually taken by the finder. 569.

LIMITED LIABILITY ACT.

Recovery for personal injuries cannot be had in a common law action against a ship-owner, who has taken appropriate proceedings to obtain the benefit of the Limited Liability Act of 1851. 665.

MARITIME CONTRACT.

Contract to stow is not. 311. Stevedore's claim for unloading is, but no lien on the vessel is allowed for such services rendered in the home port. 311.

SCOW PLATFORM.

Floating structure, moored beside a wharf, for carts to pass over to a

ADMIRALTY—(continued.)

boat beyond, is not a vessel within the meaning of the maritime law.

STEAMSHIP AT WHARF.

Negligence in permitting deck to be in an unsafe condition, whereby one having the right to pass over it, is injured, is a marine tort. 500. Sunken Cargo.

Is not a wreck of the sea. 570.

Tug.

Must convey a tow to its destination expeditiously, by the most direct customary route and with proper care and skill. 500.

Undertaking to tow raft, is bound to accompany it to the place of its destination, and to see that it is made fast there. 570.

AGENCY. See Banks, Commercial Agencies, Fire Insurance. Broker. See Commissions.

Cannot recover commissions for the negotiation of a gambling contract. 311.

COMMISSIONS. See BROKER.

When earned by a real estate broker. 311.

EXTENT OF AUTHORITY.

Ship's husband cannot bind the owners for money borrowed to repair vessel, without express authority. 120.

GOOD FAITH.

Of the highest degree is required of an agent in dealings with his principal. 251.

REVOCATION.

Interest is not coupled with authority, so as to prevent revocation, where agency is to loan money and collect the interest thereon upon commission. 57.

UNDISCLOSED PRINCIPAL.

Is liable for goods sold his agent on credit. 311.

ALIENS.

Exclusion.

May be made by Congress, even in times of peace. 665.

LANDS.

In the District of Columbia cannot be inherited by an alien. 444. NATIVE OF HAWAIIAN ISLANDS.

Cannot be naturalized. 785.

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TRESPASS.

Owner of vicious animal, running at large, is liable for damage done to other stock, even though the latter are also trespassing. 63.

ARBITRATION.

FRAUD.

May be set up in avoidance of the decision of an arbiter, where there is no collusion. 121.

INCOMPLETE AWARD.

Not covering all matters submitted, is void. 444.

PENALTY

Action for, cannot be sustained under an agreement "to abide by and perform the award" fixing a boundary line, where a party subsequently erects a fence beyond the line fixed. 120.

ARREST.

DAMAGES.

For assault and battery may be recovered from an officer of the law for the use of unnecessary violence in making an arrest. 500.

ASSIGNMENT FOR THE BENEFIT OF CREDITORS. See DEBTOR AND CRIDITOR, MARRIED WOMEN.

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ATTORNEY-AT-LAW. See BILLS AND NOTES, CHAMPERTY AND MAIN-TENANCE, CONTRACTS, EVIDENCE.

ADMISSION TO PRACTICE.

Is a judicial, not ministerial, act, and cannot be controlled by the Legislature. 121.

AUTHORITY.

To collect a distributive share in an estate, does not extend to binding the distributee by an agreement to refund to other distributees any amount overpaid upon a partial distribution. 729.

CONFIDENTIAL COMMUNICATIONS.

Between attorney and client, cannot be given in evidence to establish

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An attorney, who has formerly acted for a plaintiff, will not be allowed, upon a subsequent trial of the same case, to appear for the defendant. 244.

Attorney is not permitted to serve professionally both parties to a suit. 246.

Nor to use information gained in the course of his professional em-

ployment, for the benefit of the opposite party. 246.

But where the information has been acquired in the course of other business, there is no disability. 246.

And an attorney may draw a contract while representing both parties. 247.

Attorney is not permitted, as a rule, to act in diverse capacities. 247. When he may and may not thus act. 247-8.

ILLEGAL CONTRACT.

Agreement by attorneys, for a stated monthly compensation, to defend cases brought against liquor sellers for the violation of prohibitory laws, is against public policy and void. 500.

INCONSISTENT EMPLOYMENT.

Effects of an attorney's appearing on both sides of a case, or in diverse capacities, are threefold:

(1) It is error for which reversal may be had on appeal. 248.

(2) It will prevent the attorney from recovering his fees and charges in the case. 248-9.

(3) It may be good ground for disbarment. 249-50.

LIABILITY TO CLIENT.

In the absence of a special contract, an attorney is not an insurer of the result of litigation which he undertakes, but is bound only to ordinary skill, care, intelligence and diligence, and good faith. 529.

But the question as to whether an attorney has been guilty of negligence, under the circumstances of a particular case, is a question of

fact, and must be submitted to the jury. 529, 542. An attorney, who has procured a settlement of a case, cannot be charged with the damages sustained by his client by reason of the bringing of a second suit against him for the same cause of action, but through no fault on the part of the attorney. 529.

An attorney is liable to his client for gross negligence, or gross ignorance, in the performance of his professional duties. 536.

What is gross negligence. 536.

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but not in U. S. 537. An attorney is not liable for a mistake in a doubtful point of law. 537. Nor for the wrong construction of a doubtful statute. 537.

Nor for accepting a decision of the Supreme Court as a correct exposition of the law. 537.

ATTORNEY-AT-LAW—(continued.)

But he is liable for errors in conveyancing. 537.

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An attorney is liable for mistakes of well known principles and rules of law. 538-9.

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For negligence in bringing, prosecuting or dismissing a suit. 540–1. For giving plainly erroneous advice. 541.

For failure to follow his client's instructions. 542.

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Or of his partner. 542.

For commencing, or defending, a suit without authority. 543.

For acting in excess of his authority. 544.

But he is not liable for not acting as to matters outside the scope of his profession. 544.

his profession. 544. Remedy of the client is against the attorney alone. 544.

What is the measure of damages. 545.

An attorney may, by special contract, limit his liability for the negligence or fraud of his agents. 546.

LIEN.

Upon funds, documents and securities of client, cannot be enforced by a judicial proceeding. 121.

Solicitor who, in order to protect his client, redeems with his own funds a mortgage pledged as collateral, and takes an assignment to himself, has a lien superior to that of a third party, holding a prior assignment. 121.

On judgment obtained for client, does not extend to property purchased with proceeds of such judgment. 311.

Consent to the payment of a judgment to the client directly, is a

waiver of the attorney's lien. 311.

LIMITATION.

Professional misconduct is not subject to limitation through lapse of time, so far as the power of the Court to punish is concerned. 500. Statute begins to run against a claim for money collected by an attorney, from the time the collection is made. 570.

SALARY.

Employment of an attorney by a corporation at a fixed salary, which may be changed at the option of the latter, does not prevent his contracting with the corporation for a special fee in a special case. 665.

BAILMENT. See BILLS AND NOTES.

LIABILITY TO BAILEE.

Slight care only is required, where the bailment is for the benefit of the bailor, and the bailee can be held liable only for fraud or gross negligence. 381.

BANKS. See BILLS AND NOTES.

ACCOMMODATION NOTE.

Given to a firm, one of whose members is president of a bank, for the purpose of substituting, the same, during the inspection of the bank examiner, for the firm's paper, discounted by the bank in excess of the limit allowed by law, remains valid in the hands of the bank. 729.

AGENCY.

Deposit by one bank with another, for the purpose of paying a creditor of the former, establishes the relation of principal and agent between the banks, until the creditor assents to or acts upon the trans-

BANKS—(continued.)

action; and where the creditor has no notice nor knowledge of the deposit, his assent will not be presumed. 251.

CAPITAL STOCK.

Can be increased by a national bank only in the manner prescribed by U. S. Statutes, and subscriptions made to an increase of stock, not made in compliance with the statutory provsions, cannot be enforced.

CERTIFICATE OF DEPOSIT.

Under what circumstances a bank becomes liable to a depositor for the amount of a certificate of deposit in another bank, left with the former for collection. 665.

CHECK.

When check is deposited for collection, bank must return either the

check or the money. 57. Proceeds of, collected by one bank for another, which held the check merely as agent for a third bank, belong to the latter. 312.

Payment of, is conclusive upon bank, although made out of the wrong

fund. 501. When certified, renders bank liable for its amount, although certified in violation of law. 570.

Promise to honor a depositor's checks, when presented, is not a certification within the Act of Congress. 570.

What constitutes acceptance of. 785.

Cannot be cashed by a national bank, through the agency of another bank, at a different place from the location specified in its organization certificate. 785.

Refusal to honor, without legal cause, entitles the depositor to substantial damages. 786.

COLLECTIONS.

Made by one bank for another and mingled with the funds of the former, which becomes insolvent before remitting, do not entitle the latter bank to a preference for the amount of such collections over the claims of other creditors. 501.

But otherwise, when the collections are made by the surviving partner of a banking firm upon checks drawn by depositors with the firm.

Proceeds of, made by one bank for another, but not remitted before the insolvency of the former, can be recovered from its receiver, if it can be proved that such proceeds have passed into the receiver's hands. 785.

DEPOSIT.

Paper of depositor, held by bank for collection, may be paid out of his deposit, even after an assignment for the benefit of creditors by the depositor. 57.

DIRECTORS.

Are not liable for illegal acts of officers. 121.

EXCHANGE PURCHASES.

What is included in the term "exchange purchases," when used in a contract between two banks. 444.

EXTENSION OF CHARTER.

Of national banking association, does not create a new corporation, but simply extends the life of one already existing, which consequently remains liable upon prior contracts. 729.

FORGED INDORSEMENT.

Bank is responsible for the payment of a check with a forged indorsement, even though a subsequent indorsement is genuine, 121. INSOLVENCY.

Fraudulent receipt of deposits gives the depositor no preference over other creditors. 570.

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LIQUIDATING NATIONAL BANK.

May, after the expiration of its charter, continue to elect officers and directors for purposes of liquidation, but its stock cannot be transferred, so as to give a transferree the right to vote or serve as director. 188.

Note of Depositor.

Cannot be paid by bank, in the absence of a usage or of instructions from the maker to that effect. 312.

STOCK ASSESSMENTS.

Pledgee of stock is not an owner, and, upon insolvency of bank, is not liable for unpaid instalments on the stock pledged. 121.

Nor is purchaser of stock at a sheriff's sale, which passes no title. 122.

STOCKHOLDER.

Who has made a bona fide sale of his stock, and has taken all necessary steps to secure its transfer, is not liable for a subsequent assessment, though the cashier failed to actually make the transfer on the books. 786.

Usury.

National bank, deducting illegal interest, can recover only the face of note, less the interest deducted. 57.

BANKRUPTCY. See Insolvency.

LANDS.

Sale by assignee, without an order of court, does not discharge incumbrances. 57.

BICYCLES.

HIGHWAY.

Rider of a bicycle has equal rights upon the highway with a person in a corriage drawn by horses. 786.

RIDING AGAINST PEDESTRIAN.

Is an assault and battery. 312.

BILLS AND NOTES. See BANKS.

ACCEPTANCE.

Of draft, not yet signed by the drawer, renders the acceptor liable to an indorsee for value. 188.

Of draft to be drawn for \$2000, does not cover a draft for \$2000, "with exchange." 251.

Of draft, drawn on executor in his official capacity, made by him as executor, does not bind him individually. 570.

ACCOMMODATION INDORSER.

Who meets the debt when legally charged with its payment, is a holder for value. 786. ACCOMMODATION PAPER.

Agreement by payee that an accommodation note shall be discounted in bank, is no defence to a suit against the maker by a private person who discounted it with express notice of such agreement. 501. May be rescinded at any time before passing into the hands of a third

party for value. 571. AGREEMENT TO RENEW.

Written across the face of a note, destroys its negotiability. 729.

ALTERATION.

By raising the amount of a note, does not render the maker liable to a holder for value, although blank spaces were left in the original note, sufficiently large to insert the forged words and figures. 501.

By maker, in amount, date and interest of a note, releases an indorser 501. from all liability.

When immaterial, does not affect the validity of a promissory note. 666.

BILLS AND NOTES—(continued.)

COLLATERAL PLEDGE.

Of negotiable paper, imposes upon the pledgee the obligation to use reasonable and ordinary care and diligence in its collection. 381.

COMMISSIONS.

Stipulation in note to pay "costs of collecting the same, including attorney's commissions," is valid. 189.

CONDITION.

Note given subject to approval of an attorney, becomes void when that approval is refused. 122.

Consideration.

Burden of proof is on party alleging want of. 57.

Failure of, occurs where a note is given as a retainer to attorneys by one accused of crime, and, before trial, the maker is killed by a mob. 57. Want is shown, where the payee agrees not to hold the indorser, but

to look to the maker alone. 58. But an oral agreement that, if the maker assign for the benefit of creditors, the payee will accept the amount paid under the assignment in full, will not be enforced. 58.

CORPORATION NOTE.

Executed by the president in his own favor, is in itself sufficient to charge an indorsee with notice of any want of authority to execute it. 445.

CREDIT THE DRAWER.

Written on the face of a note by an indorsee, implies no promise nor undertaking on his part. 502.

DELIVERY.

What evidence is insufficient to establish the delivery of a promissory note by father to son. 251.

DEMAND NOTE.

Delay of ten months in presenting and giving notice of non-payment, will discharge the indorser. 786.

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Payable on a day subsequent to its date, is a bill of exchange and entitled to days of grace. 786.

HOLDER FOR VALUE.

Is constituted, where one takes a note in part satisfaction of an existing debt, also releasing valuable liens. 122.

INDORSEE FOR COLLECTION.

May maintain an action in his own name upon a promissory note. 786.

INDORSEMENT.

Of promissory note by trustees in their own names, adding "Trusteess Estate of —," renders them personally liable. 444.

Before maturity, is necessary to clothe the transferree with the rights

of an innocent holder for value. 502. In blank, and delivery for a special purpose, precludes any other use of the note, and it cannot be applied by the holder to the payment of an

admitted debt of the maker to him. 502. "For collection on account," does not render the indorsee a bona fide holder for value. 729.

INDORSER.

Cannot be sued by a holder who has assigned a judgment obtained against the maker upon the same note. 312.

In blank, under the name of the payee, prima facie assumes the obliga-

tion of a maker. 312.
Who repossesses himself of the note which he has indorsed, is relegated to his original position, and neither he, nor a purchaser from him, can hold intermediate indorsers. 502.

Not named as payee, but who puts his name on the back of a

BILLS AND NOTES—(continued.)

note before delivery to the payee, on the faith of which money is loaned or credit given by the payee to the maker, is liable on the note as an original promissor. 729.

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When stipulated rate of interest upon a promissory note cannot be collected. 786.

IRREGULAR INDORSEMENT.

Second indorser, who writes his name before that of prior indorser, cannot recover from the latter. 58.

TOINT MAKERS.

It may be shown by parol that one joint maker is the principal debtor, and that the others are his sureties. 58.

One joint maker is not released by the other making a payment on account and giving a new note for the balance. 251.

It may be shown by parol that one of two joint makers of a note drawn "to the order of myself," was intended as sole payee. 502.

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Determines the validity of a note given in pursuance of a wagering transaction. 188.

NEGOTIABILITY.

Is taken away from a promissory note by a stipulation to pay principal and interest, "with exchange on New York." 571.

NOTICE OF PROTEST.

Is insufficient, where the notary asks the teller of the bank, where the indorser resides, and, not receiving the desired information, mails his notice, without further inquiry, to the place where the note is dated. 58.

What is sufficient. 188, 251.

When sufficient under the Massachusetts statute. 571.

PAROL EVIDENCE.

Is not admissible to show promises to secure another signature and collect subscriptions, made by the payee, when the note, which was for moneys advanced to pay a church debt, was given, which promises were not fulfilled. 571.

PATENT-RIGHT.

Note given for, in violation of a statute making the giving of such note a misdemeanor, is good in the hands of a bona fide holder for value. 571.

PRESENTMENT.

Will be excused, where the maker removes after giving the note, and his new residence is unknown to the holder. 58.

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Is not a satisfaction of the original note, unless there is an express or implied agreement to that effect. 571.

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CONSIGNEE.

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EXEMPTION OF CARRIER.

From liability for loss caused by the negligence of its servants, will be held invalid in the Federal courts. 444.

From loss by perils of the sea, does not cover a loss caused by one of such perils, to which the negligence of the carrier's servants contributed. 444.

INSURANCE.

Stipulation that, in case of loss, the carrier shall have the benefit of insurance on goods, does not entitle the latter to receive such benefit, before suit brought for a loss, nor can the failure to allow such benefit

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be set up as a counter-claim, unless the shipper has actually received the insurance money and refused to credit it on his claim. 251.

INTERMEDIATE CARRIER.

Does not receive the benefit of a stipulation in a bill of lading, the terms of which do not extend it beyord the carrier receiving the goods shipped. 572.

LIMITATION OF LIABILITY.

Will not control, where there has been negligence on the part of the carrier, and no lower rate of freight has been charged. 571.

STATION AGENT.

Has no authority to issue bills for property not delivered to him, and the railroad company is not liable upon a bill so issued, though in the hands of an innocent holder for value. 502.

THROUGH BILL.

Containing two sets of conditions, the first relating to land carriage by railroad and the second to ocean transportation by steamer, does not empower the owner of the steamer to avail itself of the provisions of the first set. 444.

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ESCAPING WATER.

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CHARITABLE GIFT.

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Dissolution.

On the dissolution of an eleemosynary corporation, having neither debts nor stockholders, the title to its land reverts to the original owner. 787.

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Where bequests are contrary to public policy, or where they tend to break down or change existing laws in the particular community, they are void. 187.

PUBLIC CHARITY.

A corporation, without capital stock, declaring no dividends and making no profits, which is maintained by the voluntary contribu-tions of fire insurance companies and agents, and the object of which is to protect and save life and property in or contiguous to burning buildings in a municipality, and to remove and take charge of such property, is held in Pennsylvania to be both an auxiliary to the municipal government and a public charity. 672.

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What is a Charity.

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What is not a Charity.

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Nor to teach natural theology. 186.

Nor to teach the Jewish religion. 186.

Nor to re-establish the supremacy of the Pope. 186.

Nor for the political restoration of the Jews to Jerusalem. 186.

Nor to buy and distribute such books as might have a tendency to promote virtue, religion and the happiness of mankind. 186. Nor to repair tombs. 186.

Nor to undertakings of general utility. 186.

Nor to ten poor clergymen, to be selected by the trustee. 186.

Nor for the discharge of poachers, committed to prison for the non-payment of fines. 187.

Bequest to diffuse more generally the blessings of education, civilization and Christianity throughout the U.S. and elsewhere, is void. 187.

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CONSTRUCTIVE NOTICE.

Of mortgage on grain in bin or crib, is not given by a recorded mortgage upon the same grain, while growing. 572.

CROP.

May be mortgaged before planted. 189.

DESCRIPTION.

When defective, does not prevent the mortgage being binding upon one who has actual notice of its existence. 572.

What is sufficiently definite and certain. 572.

Good-will.

Of newspaper cannot be sold under foreclosure proceedings, after all its tangible property is gone. 122. INSTALMENT LEASE.

Is a conditional sale, not a chattel mortgage. 122.

LIEN OF LIVERY STABLE KEEPER.

Upon horse, is subject to a recorded chattel mortgage. 503.

MACHINERY.

In factory, when mortgaged for the purchase price, will be considered as personal property, as between the chattel mortgagee and a prior mortgagee of the realty. 312.

PRIORITY.

Chattel mortgage, properly executed to secure a bona fide debt, takes. precedence of a previous real estate mortgage, in which personalty is also mentioned and attempted to be mortgaged, without complying with the statutory requisites. 291.

CHECKS. See BANKS.

PAYMENT OF DEBT.

By check, when not constituted. 787.

REVOCATION.

May be made at any time before presentation, unless accepted or certified. 312.

CITIZENS.

BIRTH.

Child born of Chinese parents in U. S. is a citizen, and his father cannot alter his *status*. 58.

Nor is he subject to the Chinese restriction and exclusion Acts. 122.

COPYRIGHT LAW.

State is not a citizen within meaning of. 123.

COMMERCIAL AGENCIES.

COMMUNICATIONS.

Publications as to the standing of merchants, communicated to sub-

scribers generally, are not privileged. 125.

But such communications are privileged, when made in good faith to one having an interest in the information sought, or when volunteered to one having an interest, if he stands in such relation to the person by whom the communication is made, as to render it proper that the information should be given. 258.

Are not entitled to any greater privilege than communications by other persons. 258.

EMPLOYES.

Statements made by employes of a commercial agency in the course of its business, are entitled to the same privilege as if made by the proprietor. 260-1.

FALSE REPRESENTATIONS.

When made to a commercial agency with fraudulent intent, and communicated to a subscriber, who is induced thereby to extend credit, are a fraud upon the latter. 263.

LIABILITY TO SUBSCRIBERS.

Commercial agencies are bound to use ordinary care and diligence in collecting information which they furnish to subscribers, and, if they fail to do this, are liable for the damages occasioned. 262.

But they are not liable in Canada for giving false information verbally.

Elsewhere it has been held otherwise. 263.

Liability may be limited by a clause in the contract. 263.

MALICIOUS REPORTS.

Communications, otherwise privileged, are not so, if made with malice in fact. 261-2.

NOTIFICATION SHEETS. See COMMUNICATIONS.

Sent to all subscribers, are not privileged. 257, 260.

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COMMON CARRIERS. See BILLS OF LADING, RAILROADS, TELE-GRAPHS, TELEPHONES.

FREIGHT.

Contract to carry, at less than the published schedule, is not an "undue or unreasonable discrimination," unless the privilege is exclusive. 788.

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Distinction between citizenship of the State and the United States.

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In Constitution of the United States, has, more than any other one grant of power, helped to establish the Nation. 735. Such was the intention of the framers of the Constitution.

The constitutional law of the commerce clause to-day is practically the law of the first commerce case decided by the Supreme Court.

735. Decisions of the Supreme Court of the United States in cases arising

under the commerce clause, discussed. 735-47.

Three different views have been promulgated in the Supreme Court as to the extent of the commerce power. 737.

The earlier view. 737•

The non-exclusive view. 739.

The modern view. 740.

The Wheeling Bridge case. 743.

Modifications of the doctrine of the Wheeling Bridge case. 744-5. While giving due force to the commerce power of Congress, the Supreme Court has maintained the absolute supremacy of the States over their purely internal affairs, free from Federal interference. 745. CONGRESS.

Has no power to change the office of an army officer, although it may alter his rank. 704.

DELEGATION OF POWER.

Railroad commission, authorized to regulate charges for the transportation of passengers and freight, may be constituted by statute, notwithstanding a constitutional provision forbidding the delegation of legislative power. 252.

FEDERAL COURTS.

May mandamus the Executive of a State. 354.

But not to enforce duties imposed by Congress. 355.

FOURTEENTH AMENDMENT.

Prohibits municipality from appropriating land for a public street and assessing the remaining land of the owners for all costs and expenses, without first making compensation for the land taken. 123. Does not prohibit the imposition of punitive damages upon a railroad for stock killed, by reason of the failure to fence its track. 123. Prohibition by State of manufacture and sale of intoxicating drinks does not contravene. 129.

Nor prohibition of manufacture and sale of oleomargarine. 129.

Marks the culmination of the struggle for supremacy of Nation over State. 133.

GOVERNOR OF STATE.

Is not subject to the jurisdiction of the State courts to compel or restrain the performance of any official duty, whether executive or ministerial. 341, 350.

Cannot be enjoined from issuing a certificate of election to member-

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Nor mandamused to issue a commission to one claiming to be duly

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control the Executive in the exercise of purely ministerial duties. 350-1. Decisions affirming such power. 351-2, 358.

Decisions denying such power. 352-3-4.

Summary of the decisions. 354.

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Of Indiana, possesses the sole right to fill vacancies by appointment in all State offices of a general character. 687.

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Damages may be allowed by a State statute for the loss of cattle by reason of Texas fever, contracted from other cattle, which have not wintered north of the southern boundary of Missouri or Kansas; such status is not a restrictive on interstate commerce. 252.

State statute, prohibiting the taking within the State of orders for spirituous liquors, to be delivered at a place without the State, knowing or having reasonable cause to believe that the same will be transported into the State, is not unconstitutional, as a restriction on interstate commerce. 572.

JUDICIAL OPINION

Of Supreme Judicial Court of Massachusetts cannot be required by the Legislature as to the construction of a statute, which the Legislature has the power to alter or amend. 572.

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Has no power to create a general State office and fill it by election, unless specially empowered to do so by the Constitution. 687.

A power to prescribe by law the manner in which State officers shall be chosen, conferred by the Constitution, does not authorize the Legislature to elect or appoint such officers directly. 687.

Cannot be given by statute, under the Constitution of Indiana, the power to elect members of boards of control for cities of a specified

In California, statutes authorizing the filling of State offices by the Legislature, have been held valid. 705.

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In Nevada. 706.
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Prohibiting the sale of dressed meat, unless the animal within twentyfour hours before slaughter was inspected by State officers, is unconstitutional. 788.

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Imposing collateral inheritance tax, does not conflict with the Fourteenth Amendment. 503.

Rendering corporation absolutely liable for injuries done to property in the prosecution of its lawful business, does not provide "due process of law." 503.
Forbidding "any agent traveling with one or more horses" to "sell

any lightning rod, sewing machine, or organ, or other musical instrument," without a State license, is not unconstitutional. 503.

"Fixing the time for the opening and closing of saloons and gaming houses" does not embrace more than "one subject and matter properly connected therewith." 503.

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Statute imposing liability upon every railroad corporation which shall damage or kill any horse by running against it with an engine, is unconstitutional. 313.

Statutory limitation of liability of railroads for personal injuries or death sustained through their negligence, does not constitute a contract between the State and an accepting railroad company, and may be repealed. 319. SUPREME COURT OF THE UNITED STATES.

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TAXATION.

Exemption from, of township poor-farm may be made by Legislature, although expressly authorized by an existing statute, subsequent to which the poor-farm was conveyed by the township to a municipal corporation. 445.

TRIAL BY JURY.

Misdemeanors, whose punishment involves deprivation of liberty, as well as felonies, are within Art. III. Const. U. S. 58. Sixth Amendment does not supplant Art. III. Const. U. S. 59.

CONTEMPT OF COURT.

ATTEMPT TO BRIBE JUROR.

Is a contempt of court. 788.

When committed in presence of Court, a contempt may be punished without notice to the offender and without a hearing. 123.

CONTRACTS. See HUSBAND AND WIFE.

ACCORD AND SATISFACTION.

Settlement between attorneys, who have jointly conducted a case, is conclusive, though one is subsequently paid an additional fee by the client. 188.

LEX LOCI.

Where goods are ordered by letter from a dealer in another State, and shipped from there according to order, the contract is not subject to the law of the State where the purchaser resides. 503.

MACHINERY.

Of mill, if not put in according to contract, need not be taken out to

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avoid payment of the entire contract price, but the measure of damages will be the cost of making it conform to the contract. 504.

RECOVERY.

May be had for part performance, where contract is not entire. 123. RESTRAINT OF TRADE.

Agreement by a barber not to work for any one beside the other party to such agreement, nor to open shop for himself, in a specified town at any time, is unreasonable and will not be enforced. 503.

at any time, is unreasonable and will not be enforced. 503. Competing firms may agree not to handle certain goods in competition in a specified district, but such agreement will not bind a corporation formed by members of one of such firms and others. 503. Covenant not to manufacture or sell a secret medicinal compound in certain specified territory, is not contrary to public policy. 666.

COPYRIGHT. See CITIZENS.

Application for Liquor License.

Is a subject of valid copyright. 313.

PHOTOGRAPH.

Designed to illustrate a musical composition, is infringed by stamping an imitation on leather chair bottoms and backs. 313.

STATE REPORTER.

Opinions and other work of judges published in official reports, issued under authority of a State, are not protected by a copyright taken by the official reporter for the State. 123.

STATUTORY NOTICE.

Omission of year and name, or of either, in the statutory notice of a copyright, bars an action for infringement, even by one who otherwise had express notice. 666.

CORPORATIONS. See Banks, BILLS AND NOTES, FIRE INSURANCE, LIQUOR LAWS, SLANDER, WATER RIGHTS.

BONDHOLDERS.

Mortgage bondholders, who subscribe to debenture bonds, the subscriptions to be paid as called for, are not liable as subscribers to capital stock. 189.

BONDS.

Payment of interest cannot be refused on the ground that forged bonds are in circulation and that the bondholder declines to accept new bonds, issued to defeat the forgeries, in exchange for those already held by him. 123.

DEED.

To corporation, signed and acknowledged by the grantor before the charter is granted, and placed in escrow to be delivered upon the grant of the charter, takes effect as a conveyance from the date of such delivery. 504.

DE FACTO CORPORATION.

Contract with, cannot be repudiated on the ground that the corporation is not legally organized, or that the law under which it was organized is unconstitutional. 572.

DIRECTORS.

Of an insolvent corporation, are trustees for its creditors, and cannot secure their own claims against the corporation, so as to gain priority over the other creditors. 788.

JUDGMENT.

Against corporation, is conclusive upon a stockholder. 504.

Officers and Directors.

May purchase debts owing to corporation, after an assignment for the benefit of creditors and a sale of its assets. 252.

PRESIDENT.

Authority of, to execute note, discounted for a corporation's benefit, cannot be disputed. 59.

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Cannot be enjoined from voting that the corporation engage in a certain business, at the suit of a subscriber to the stock, who has been induced to subscribe by the assurance of the stockholder that the corporation would not carry on such business. 788.

STOCK SUBSCRIPTIONS.

Constitute (1) a contract between the subscribers to become stockholders when the corporation is formed, and (2) a continuing offer to the proposed corporation, which, upon acceptance, becomes a contract as to each subscriber. 300.

Delivery of a subscription paper to the promoter of a proposed corpo-

ration by a subscriber renders it a binding contract. 300.

An oral condition, accompanying such delivery, is not binding upon the other subscribers, nor upon the corporation, when formed. 300,

313.

The general rule of evidence that a written contract is not to be contradicted or varied by evidence of a parol agreement, is applied to

cases of subscription to the stock of corporations. 306. There is no distinction in the rule between cases of proposed and ex-

isting corporations. 306-7.

Authorities examined. 307-8-9.

The subscription inures to the benefit both of the subscribers and of the corporation, when formed. 310, 313.

But the corporation is the proper party to bring suit. 310.

Subscriber cannot set up fraud of the directors, in order to defeat his contract. 311.

Upon an assignment by a subscriber for the benefit of creditors, his assigned estate is liable upon the whole amount of the subscription,

although no calls have been made. 313.

Agreement among stockholders, whose subscriptions have not been made public, made in good faith and before debts have been incurred, to take full-paid stock to the amount actually paid on their subscriptions, instead of the actual amount of stock subscribed for, is valid as against creditors. 381.

Agreement by incorporators to take the shares of one of the subscribers within a fixed time, if he should so desire, and refund his money,

made without fraudulent intent, is valid. 666.

ULTRA VIRES.

Unauthorized subscription to stock of one corporation by another is void. 59.

CRIMINAL JURISDICTION.

ACCESSORY.

Accessory before the fact can be tried only where the act of accessoryship took place. 31.

COUNTY COURTS.

Offences must be tried in the county where the criminal act took place. 29.

FEDERAL COURTS.

Federal Courts have no common law criminal jurisdiction. By statute their jurisdiction extends to crimes committed:

On High Seas. 23. " Great Lakes. 23.

In Territories. 24. "Seat of Government, forts, magazines, arsenals, dock-yards and other U. S. buildings, within the limits of States. 25.

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LOCALITY AS AFFECTING JURISDICTION.

In abortion. 41.

"bigamy. 33. burglary. 38.

" false pretences. 39.

"forgery. 40. "homicide. 33.

"larceny. 35.

" libel. 39.

PRESENCE OF CRIMINAL.

Personal presence of offender where the crime is perpetrated, is not always necessary to confer jurisdiction. 30.

STATE COURTS.

States possess exclusive power to punish crimes committed within their own limits, except so far as this power has been surrendered to U.S. 29.

CRIMINAL LAW. See Jurisdiction, Liquor Laws, Sunday Laws.

Burglary.

Is constituted by breaking into a cellar, having no internal connection with the house. 504. CITIZENS OF U. S.

Resident in a foreign country, under treaty protection and surrendered by the foreign government, because charged with crime, upon the demand of a State governor, after the U.S. Government had refused to ask his extradition, may be tried by the State courts. 445.

CONSPIRACY.

Is triable by a jury at common law and cannot be tried in a police court, even where the right of appeal is given. 124.

EMBEZZLEMENT OF LETTER.

By post-office employe, is constituted, although the letter was a decoy. 504.

Co-Defendant.

Absence of, cannot be used to establish the guilt of the accused. 709.

EVIDENCE.

Narration of transaction, given by injured man a few minutes after its occurrence and after the accused had left, is not admissible in a homicide case as part of the res gestæ. 445.

FORMER JEOPARDY.

Reversal and new trial, granted on appeal of defendant, who asked for reversal only, does not bar further prosecution. 59.

Discharge by court, after commencement of trial, for the purpose of trying the prisoner upon another complaint, operates as a bar to another trial for the first offence charged. 382.

Under what circumstances former jeopardy may be pleaded. 504. When former acquittal is a defence to a prosecution for perjury. 572.

INSANE DELUSION.

Definition of. 789.

Will not excuse crime, unless the imaginary facts would, if true, render the crime excusable. 789.

INSANITY.

Must, to constitute a defence to crime, be established by preponderating evidence. 789.

Does not excuse one who has sufficient reason to know that his act is wrong and deserves punishment. 789.

JUROR.

Is competent to serve in a capital case, notwithstanding an opinion formed from reading newspapers, if he says that he can render a verdict according to the evidence, uninfluenced by such opinion. 505.

CRIMINAL LAW—(continued.)

JURY.

Drinking of intoxicating liquor by, while deliberating on their verdict, is cause for setting the verdict aside. 445.

MISCONDUCT OF JURY.

The indulgence by the jury, after being charged and retiring, and before agreeing upon their verdict, in wine and cognac, even in a moderate degree, is sufficient ground in California for setting aside the verdict. 709, 725.

But there is a conflict of authority as to the correct rule to be observed

under such circumstances. 724.

In Iowa, it has been held that the drinking of intoxicating liquor by a jury, after having retired to consider their verdict, vitiates the verdict, irrespective of the question of their intoxication. 725.

So also in Indiana. 726.

In Louisiana, the Court will consider the question as to whether the amount of liquor drank was sufficient to affect the judgment of the jurors. 724.

In New York, the authorities do not agree. 726.

In Texas, the stringent rule of the California courts was originally adopted, but this has been modified by statute, and the verdict cannot now be set aside on this ground, unless it is shown that a juror has actually become intoxicated. 726.

In Missouri, the verdict will be allowed to stand, unless it be shown that the drinking of liquor affected it, or that the drink was furnished by an interested party. 727.

The same rule has been adopted in Mississippi, Montana and Vir-

ginia. 727.

And apparently in Ohio. 727-8.

General rules. 728.

PROSECUTING ATTORNEY.

Has no right to argue at the same time for the admission of evidence, and as to the effect of such evidence, if admitted, and, if permitted by the court to do so, it is error, for which a reversal will be granted. 709.

POSTAL LAWS.

Whether a particular publication is in violation of the postal laws, must be determined by the jury, under instructions from the court as to the meaning of the statutory words. 573.

RAPE.

Unchastity of prosecutrix may be shown, when the defence is consent. 573.

RES GESTAE.

Statements made by one fatally wounded, immediately after he received his injuries to a person whom he called to his assistance, and ten minutes later to a personal friend, are admissible in evidence on the trial of persons charged with his murder, as part of the res gestae. 730.

DAMAGES. See Admiralty, Constitutional Law, Liability for Causing Death, Pleading, Railroads, Sunday Laws, Telegraphs.

EXCESSIVE DAMAGES.

A verdict for \$7000, as damages for a rupture sustained by a man fifty-eight years of age, and engaged in the piano trade, earning \$300 per month, is not excessive. 666.

PROSPECTIVE DAMAGES.

May be recovered in action against a municipal corporation for injuries sustained by falling into an excavation dug under municipal authority. 666.

DAMAGES—(continued.)

LAND.

Flooding land by cutting ditch embankments is not an additional element of damage by a railroad, which has paid for taking the adjoining land, and the "incidental damage to land not taken.

Spreading of a railroad embankment is not contemplated in an original grant of the right of way, and the land owner may recover for injuries sustained thereby.

RELEASE.

False and fraudulent representations by an agent of a railroad company vitiates a release of damages to which they were the inducement. 59. WHAT ARE EXCESSIVE.

For the loss of both legs by a young boy, \$30,000 is an excessive verdict. 573.

DEBTOR AND CREDITOR.

FAILING DEBTOR.

Is not permitted to convey, mortgage, nor confess judgment. 371. But if he contemplate continuance in business, he may do any of these things, so long as he does not thereby prevent himself from actually going on with his business. 371.

All preference among creditors is forbidden in—

Alabama. 372.

Arizona. 373. Illinois. 373.

Iowa. 374.

Kentucky. 375. Louisiana. 376. 376.

Maine. 375. Maryland. 375.

Massachusetts. 376.

New York, to corporations and limited partnerships. 376.

Ohio, to corporations and limited partnerships. 378. Texas.

379.

Washington. 380.

But in Iowa a partial assignment may be made, unless the intention to make a general assignment exists. 374.

In New York a preference not exceeding one-third of the estate, after deducting wages, salaries, costs and expenses, is allowed to be made by debtors, except corporations and limited partnerships. 377.

In Ohio it is undecided whether an individual debtor, or a partner-

ship, may give preferences. 379. In Texas a mortgage may be given and payment in property may be made, when the mortgagee and purchaser act in good faith. 380. In other States preferences in the assignment for the benefit of credtors are forbidden, but the debtor may prefer in other ways. 372. And in still other States preferences, either by the assignment or

otherwise, are allowed. 372. FRAUDULENT PREFERENCE.

When an insolvent debtor transfers substantially all his property to a part of his creditors, the form of the transfer or transfers will be disregarded, and a statute forbidding preferences in assignments for the benefit of creditors will be held applicable in equity to authorize proceedings for an equal distribution of the assets among all the creditors.

Names of the particular instruments used for such transfers will be disregarded in equity, and the only question considered will be, whether the debtor has, in good faith and without a purpose of discontinuing business, compromised his liabilities by sale or transfer of his property. 359.

But an attempt to obtain an illegal preference will not deprive a creditor of his proportionate share in the estate of the insolvent. 359.

DEBTOR AND CREDITOR—(continued.)

MORTGAGE.

By insolvent on his entire stock of goods to certain specified creditors, is equivalent to a general assignment. 789.

PART PAYMENT.

Is not a sufficient consideration for the release of a joint maker of a promissory note from all liability thereon. 789.

ILLEGITIMATE CHILD.

Born in Pennsylvania and rendered legitimate by the subsequent marriage and cohabitation of its parents in that State, will inherit lands from its father in New Jersey. 730.

DEED. See Corporations, Escrow, Married Women.

ALTERATION.

By grantee, before registration, by substituting his wife's name for his own, renders a deed inoperative.

ANCIENT DEED.

May be challenged on the ground of forgery. 382.

APPURTENANCES.

Includes an irrigating ditch and water-right necessary to the use and enjoyment of the premises conveyed. 124. When used in deed, term "appurtenances" does not create an ease-

ment, where none existed before. 253.

CONTRACT OF SALE.

Conditions in, do not restrict the effect of a subsequent absolute deed for the same land. 313.

DELIVERY.

Necessary to constitute an executed conveyance. 99.

But may be inferred from circumstances. 100.

ESTATE IN ENTIRETY.

Is given by a deed conveying land to husband and wife. 252.

FRAUD.

In an action to cancel a deed on the ground of fraud, "satisfactory proof" only of such fraud is requisite. 505.

RE-EXECUTION.

May be compelled, when an unregistered deed has been wrongfully destroyed by the grantor after delivery, and the grantee cannot waive the tort and recover back the consideration. 505.

REFORMATION.

Will be decreed only when the evidence shows beyond controversy that the mistake was mutual. 445.

RIGHT OF WAY.

Cannot be granted by parol, and, when not of necessity, does not pass by a conveyance of the common owner. 253.

DIVORCE. See MARRIAGE.

DOMICILE.

LUNATIC.

Alleged lunatic, pending proceeding for the appointment of a guardian, can, if mentally capable, change his domicile to another State. 382.

DONATIO CAUSA MORTIS.

DELIVERY.

Is essential to validity of, even though the property is already in the possession of the donee. 314, 382.

DOWER.

STATUTE OF WESTMINSTER 2.

To sustain a plea in bar of dower under the Statute, it is necessary to prove both that the wife deserted her husband willingly and that she was guilty of adultery during the desertion. 730.

DOWER—(continued.)

VALUATION.

Of lands aliened by husband, is to be determined as of the time of valuation, deducting whatever increase may have arisen from the labor and money of the purchaser. 667.

EASEMENT. See DEED.

DITCH.

Must be kept in repair by the owner of the easement, not by the owner of the fee. 505.

ELECTIONS. See EVIDENCE.

BALLOTS.

Erasure of printed name on a ballot and writing opposite another name, requires the vote to be counted for the candidate whose name is written. 252.

RETURNING BOARD.

Rejection of returns by canvassers, whose action binds no one, is immaterial in a subsequent contest. 60.

EMINENT DOMAIN.

MORTGAGEE.

Is bound by the consent of a mortgagor in possession to a railroad's entering upon and constructing its line across the mortgaged premises. 314.

Non-resident.

Is bound by published notice of proceedings to take his lands for rail-road purposes. 505.

EQUITY. See DEED.

INJUNCTION.

To restrain erection of a fence, when granted. 506.

RECONVEYANCE.

Of property transferred to an agent for the purpose of defrauding creditors, will not be decreed. 789.

SPECIFIC PERFORMANCE.

Will not be decreed of an agreement to take care and provide for one in case of "general debility or sickness." 446.

ERROR.

INJUNCTION.

Perpetually forbidding the removal of minerals from certain land and ordering an account of those already taken, is not a final decree and cannot be appealed from. 789.

RIGHT TO APPEAL.

Under a statute limiting such right to cases where the matter in dispute, exclusive of costs, exceeds \$5,000, is not given, where the judgment is for \$5,000 and costs, but not with interest. 446.

TRIAL BY CONSENT.

Before a judge of U. S. Circuit Court at chambers, under an agreement authorizing the judge to either decide the case or submit it to a jury, cannot be reviewed by the Supreme Court. 506.

UNITED STATES.

May appeal from a judgment entered against the Government under the Act of March 3, 1887, irrespective of the amount of such judgment. 667.

ESCROW.

AGENT.

Delivery to, is delivery to the party. 105. So also, to an officer of a corporation. 105.

CONDITION.

Must be performed by the grantor, not the grantee. 110. May be either in writing or by parol. 112.

ESCROW—(continued.)

DEFINITION.

Escrow defined. 103.

DELIVERY.

Will be enforced in equity, when the condition is performed. 108.

In some instances relates back to the first delivery. 109.

As where the grantor dies before the performance of the condition. HO.

GRANTEE.

May act as agent of the grantor to transmit to the holder. 99, 106. HOLDER IN ESCROW.

Cannot be a party to the instrument. 103.

Conditional delivery to party cannot be made. 104.

Modification of this rule. 104.

Purchasers.

Rule as to bona fide purchasers. 111.

STATUTE OF FRAUDS.

An escrow is not sufficient to take a deed out of the statute. 112.

SUBJECT OF.

Any instrument, having the essentials of a contract, may be delivered in escrow. 102.

But it must be a completed instrument. 103.

TITLE.

Remains in the grantor until performance of the condition. 108.

Effect of a judgment pending final delivery. 108. Time of passing is a question of intention. 110.

Does not pass to a grantee wrongfully obtaining possession of the

instrument before performance. 110.

When a deed placed in escrow, to await the performance of a condition, is delivered to the grantee before full compliance with such condition, which is subsequently completed, the deed takes effect from the time of such full completion. 505.

WORDS OF DELIVERY.

No special form is necessary to constitute an escrow. 106.

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ADMISSIONS.

By railroad conductor, made after the occurrence of an accident, are not admissible in evidence as part of the res gestae. 506.

ATTORNEY-AT-LAW.

Is a competent witness, in an action for his fees, to prove the value of his services. 529.

Also to prove the charges of other attorneys for like services. In an action by an attorney for his fees, in a certain proceeding, evidence that the attorneys on the other side charged less than the amount claimed by him, and that their services were of as great or greater value, is inadmissible. 529.

CROSS-EXAMINATION.

Court may interfere to prevent unseemly scenes between counsel and a witness, by stopping the course of the examination. 60.

Ballots constitute the best evidence of the choice of the voters, but the burden rests upon the contestant to show that they have been kept intact and are the identical ballots cast at the election. 252.

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EXPERTS. See MEDICAL EXPERTS.

Hypothetical questions may assume any state of facts which there is evidence tending to prove. 60.

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How far experience is necessary to constitute an expert. 491-2, 498. How far one who has studied a profession or occupation, but who is without practical experience of the question under examination, may testify as an expert. 493-4.

Decisions holding that profession or occupation, and experience, are both necessary. 494-5.

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Post mortem examination. 495.

Poison. 496.

Effect of drugs. 497.

Mental condition. 497.

Weight to be given to the testimony of an expert. 498-9.

FAILURE TO CALL WITNESS.

Under a statute providing that evidence is to be estimated, not only by its own intrinsic weight, but also according to the evidence which it is in the power of one side to produce and of the other to contradict, comment to the jury upon the failure of a party to introduce his wife to corroborate his own testimony, is proper. 271.

FORMER TESTIMONY.

Under California Code, when it is sought to impeach a witness, by asking him what he said at a former trial, he must first be shown his former statements, if reduced to writing, and have them read to him, if he is not acquainted with the language in which they have been written. 709.

JUDICIAL NOTICE.

General rule as to. 193-4.

Three classes of facts will receive judicial notice: (1) Matters of public law, which all are bound to know. (2) Matters so notorious as to be regarded as universally known. (3) Matters particularly within the cognizance of the particular court. 194.

Judicial notice will be taken of— National flags and seals. 195. Foreign judgments. 195-6.

Law of nations. 196.

Law merchant. 197.

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State laws and judicial decisions, by U. S. Courts. 199.

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Acts incorporating banks. 202.

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Public institutions. 206.

Customs, when so general in character as to be universally known.

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Prominent geographical facts and features of the country. 323-6.

In admiralty, the situation of a town upon a river in a foreign country, and the existence of a bar at the mouth of the river. 323-4.

Boundaries of a State, extent of its territorial jurisdiction, and its civil divisions, created by public laws. 324.

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    Distance between well-known cities and the ordinary speed of railway
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    Public history affecting the whole people. 326-7-8.
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    Terms and judges of inferior courts. 449-50.
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    Jurisdiction and seal of certain courts. 451.
    Salary of judge of inferior court. 451.
    Names of counties in the State. 451-2.
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    Expirations of charters. 451.
    Signatures of court officers and attorneys on papers executed in the
    course of their official or professional duties. 452.
    Facts within the judge's official knowledge. 452-3.
    Regular course of nature. 453-4.
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    Majority of parties, from the time of their ancestor's death. 453.
    Ebb and flow of tides.
    Ordinary computation of time. 453.
    Ordinary period of gestation. 454.
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    Navigability of streams.
     What obstruction in the highway will frighten horses of ordinary gen-
    tleness.
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    Magnetic variation. 454.
     Scientific principles generally known and long in use. 454.
    Processes used in the art of photography. 454.
    Inflammability of coal oil. 454.
     What is a work of necessity on Sunday. 454.
     Authority of railroad superintendent. 455.
     Meaning of current phrases and abbreviations. 455.
     What is a billiard table. 455.
    Nature of lotteries and usual methods of their management. 455.
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    Changes in course of business. 455.
    Prices of ordinary labor. 455.
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    That tobacco and cigars are not drugs and medicines within the mean-
    ing of the Sunday law. 573.
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    Nor of laws of one State by the courts of another. 207.
    Except were a State has been erected from an older one, or from ter-
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ritory formerly belonging to a foreign power. 208.

EVIDENCE—(continued.)

But, where a crime charged would be an offense at common law, it will be presumed, unless the contrary appear, to be against the law of another State. 209.

Nor of customs, local in their character. 322.

Private or special statutes. 322.

Municipal ordinances. 323.

Customs, rules or proceedings of inferior courts of limited jurisdiction. 449.

Record of a case not under consideration. 451.

Instances of the refusal of courts to take judicial notice of certain facts. 457-8-9-60-1-2-3-4-5.

MEDICAL EXPERTS.

Testimony of, held to be, at best, hearsay, and inadmissible in a criminal trial for murder by poison, when the witness has had no practical experience in the treatment of cases of that character, and can testify only from memory of what medical works and instructors teach on the subject. 480.

But the better rule would seem to be that actual experience is not necessary to render a physician competent as an expert on a particular question, but that lack of it should be considered by the jury in determining the weight to be given to his testimony. 499.

A physician cannot be excluded from testifying as an expert on the ground that he is not a specialist in the branch of medical practice under consideration. 498.

PAROL EVIDENCE.

Of circumstances surrounding the parties to a written contract at the time of its execution, where the language used leaves the subject matter in doubt, is admissible for the purpose of ascertaining the true meaning. 446.

PHYSICAL EXAMINATION.

Of one suing for personal injuries, may be compelled by the Court. 506.

PROOF OF DEED

Certified copy for lands in Ga. is admissible in Ala. only with such proof as would be required by Courts of Ga. 60.

Public Acts.

What are. 200, 202-3.

Determined by the extent to which they affect the people, rather than by the territory over which they operate. 201.

Instances of. 201-2-3.

RES GESTAE.

Declarations made by one injured, immediately after the injury is sustained, are admissible to show how the accident occurred. 148.

SECONDARY EVIDENCE.

May be given of a paper which is in court and is not produced upon demand, though no notice to produce has been given before the trial. 446.

EXEMPTION.

HOMESTEAD RIGHT.

Will be allowed, as against the husband's debt, entirely out of his interest in premises owned jointly by husband and wife. 124.

INSURANCE.

Upon homestead is not exempt under a law exempting the homestead. 789.

FIRE INSURANCE. See BILLS OF LADING.

ADDITIONAL, INSURANCE.

Consent of agent must be given in the manner prescribed by the policy. 60.

Waiver is a question for the jury. 60.

FIRE INSURANCE—(continued.)

Payment of a second policy, taken out, without the assured's consent, by one wrongfully claiming title, and who was afterwards compelled to account to the assured for the proceeds, is no defense to an

action on the original policy. 190, 243.

Where a policy, whose conditions provide that it shall be avoided by additional insurance, not consented to, is issued at the request of a mortgagee, but in the names of two joint mortgagors, one of whom afterwards, without the consent of the insurer, takes out another policy upon his individual interest in the property, no recovery can be had upon the original policy. 216.

But, where the first policy is in the name of the mortgagee, recovery

may be had. 216.

Conditions as to other insurance are valid. 221.

Construction of such conditions. 221-2.

Who is the insured. 222-3-4.

What property is insured. 225.

When other insurance exists. 226-7-8-9-30.

Notice of simultaneous policies must be given. 231.

But notice of renewed or substituted policies need not be given. 231. Where the contract is entire, a forfeiture extends to the whole claim.

232.
Distinction between notice of subsisting and of future insurance 232.
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What is sufficient consent. 234-5-6-7.

By what circumstances or acts an insurer is estopped from claiming a forfeiture. 237-8.

How the condition may be waived. 239-40-1-2-3.

Tendency of the courts is to liberalize, especially in applying the rules of waiver and estoppel against insurers. 243.

Avoids policy, although the second policy is voidable for the failure to disclose other insurance. 314.

AGENT.

Authorized to procure policies and forward applications, is the agent of the insurer in all that he does in preparing the application, not-withstanding a stipulation in the policy to the contrary. 382.

ARBITRATION.

Condition, making an award of arbitrators, fixing the amount of loss, a condition precedent, is void, as ousting the courts of their legitimate jurisdiction. 253.

ARBITRATION CLAUSE.

When vague, will not be enforced. 667.

ASSIGNMENT.

To purchaser, assented to by the insurer, creates a new contract, which is not affected by a prior default of the assignor. 789.

By-Law.

May be waived by an officer of a mutual insurance company. 314.

CERTIFICATE OF MAGISTRATE.

What is compliance with a condition, requiring the production of a certificate of the "nearest" magistrate. 506.

CHANGE OF POSSESSION.

Where a marriage contract gives a wife a life interest in a dwelling and land, in lieu of dower and homestead, her title, upon the death of her husband, is by purchase, not by succession, and a policy, which provides that it shall be void, "in case any change shall take place in title or possession, except by succession" by reason of the death of the assured, is avoided by the husband's death. 314.

CONTRACT TO INSURE.

Breach of, when made with an agent, will support an action for damages against an insurance company, although no premium was paid. 253-

FIRE INSURANCE—(continued.)

INCREASE OF RISK.

Violation of a condition prohibiting alteration of use so as to increase the risk, renders the policy absolutely void, and does not merely suspend it. 573.

INCUMBRANCE.

Placed upon real estate, without notice, does not affect the insurance upon personal property covered by the same policy. 790.

INCUMBRANCES.

What constitutes waiver of a covenant against. 573.

INSURABLE INTEREST.

Wife cannot maintain action upon a policy taken out upon her separate property in the name of her husband. 253.

Under the Maine statutes a husband has no insurable interest in his

wife's property, conveyed by him to her. 446.

Is had by one who has agreed to purchase property and has given promissory notes for the consideration money, upon the payment of which the property is to be conveyed, although such notes are overdue and unpaid. 730.

In mortgaged property, remains in the mortgagor after a decree of foreclosure and until the period for redemption has elapsed, but such interest is ended by a failure to redeem within the specified period. 730.

KERPING BOOKS.

What is compliance with a condition requiring books to be kept and placed in a safe at night. 507.

LIMITATION.

Where limitation expires on Sunday, suit may be brought the following Monday. 124.

LIVE STOCK.

Killed by lightning, while pasturing, are not covered by a policy insuring a barn and its contents, but excepting loss occurring to property, while removed from such barn. 189.

PREMIUM NOTE.

Part payment of an overdue premium note will not revive a policy which has been rendered void by non-payment. 507.

Proof of Loss.

Notary's certificate of amount of loss is not conclusive upon the assured. 189.

What does not constitute waiver of proof. 573.

PROOFS OF LOSS.

Condition requiring production of certificate of the magistrate or notary public nearest the place of the fire, means the nearest officer of the classes named, whether magistrate or notary. 790.

Waiver of, will not be inferred from mere silence on the part of the insurer, after receipt of notice. 730.

WAIVER. See ADDITIONAL INSURANCE, PROOF OF LOSS.

Of payment of premiums when due, may be constituted by habits of business on the part of the insurer. 253.

Warranty.

Breach of, in a policy covering two buildings, which only affects one of such buildings, will not prevent recovery for a loss upon the other. 700.

Of unconditional ownership, is broken by the existence of a mortgage or conditional sale, and a policy issued on the faith of such warranty is avoided by the breach. 507.

WIFE'S POLICY.

Does not inure to the benefit of her children, when her husband survives her, if it contains no provision to that effect. 730.

FIXTURES.

BAKER'S OVEN.

Is not a trade fixture. 790.

PUMP AND BOILER.

Placed by a railroad upon land erroneously supposed to be its own. and used for pumping water from a well on the same land, are not fixtures, and may be removed, upon discovery of the error. 667.

FALSE REPRESENTATIONS.

As to the value of a bond offered for sale, will not sustain an action of deceit, where the purchaser could readily have ascertained its market

GAMBLING CONTRACT. See AGENCY.

FUTURES.

Notes given for losses sustained in carrying "futures" in a cotton speculation, where the purchases were made on margin, are void, and no recovery can be had upon them. 667.

PERSONAL PROPERTY.

What constitutes a gambling contract for sale of. 315.

PROFITS.

Arising from speculative deal in wheat, paid over by one party to a broker, to be paid by him to another, may be recovered by the latter from the broker, though the original contract was not enforceable.

GIFTS.

INTER VIVOS.

What constitutes a valid gift inter vivos. 790.

GUARDIAN AND WARD. See Principal and Surety.

HOMESTEAD LAWS.

MORTGAGE.

Upon lands entered under U. S. homestead laws, may be made before final proof or certificate. 574.

HUSBAND AND WIFE. See FIRE INSURANCE, LIFE INSURANCE, MAR-RIAGE, MARRIED WOMEN, PHYSICIANS, SLANDER, STATUTE OF FRAUDS, TRUSTS.

ARTICLES OF SEPARATION.

Cannot be assailed, because the contracting parties were husband and wife, in an action between a surviving wife and her husband's execu-

Nor will an executed agreement for a separation be interfered with on the ground of public policy, as this is best subserved by leaving the

parties where they have placed themselves. 466.

Where a husband induces his wife to surrender an agreement of separation for a sum of money in hand, the wife cannot afterwards sue for the benefits of the surrendered agreement, without first returning the money received. 466.

Agreements for separation between husband and wife, made while they are living together and to take place presently, are valid. 471.

But not so, when made to take place in the future. 471.

Validity of such agreements is recognized in U.S. 471.

California statute. 471. But in North Carolina the validity of such contracts is denied. 472-3. Contracts for separate maintenance, executed with the aid of a trustee, are familiar to the common law and have long been protected and enforced in chancery. 473-4.

Actual and immediate separation is necessary. 474.

Where the separation already exists, the consideration of the husband's agreement is his release from liability for the support of his wife. 475.

HUSBAND AND WIFE—(continued.)

Reunion of the parties is equivalent to rescission. 475.

Subsequent divorce does not release the husband from his covenants.

476-7.

Trustee for the wife is essential, unless there is some statutory exception. 477.

Exceptions. 478-9. Iowa statute. 478.

Wife may rescind by accepting other provisions. 479.

Wife must sign deed or articles, and cannot act by attorney. 480. Otherwise in Vermont. 480.

COMMON LAW RULE.

That civil existence of wife is merged in that of her husband still obtains, save where an exception has been legally established. 410. CONTRACT TO SUPPORT HUSBAND.

Made by wife, is void. 790.

By wife to husband, makes the money given the property of the latter, and it does not constitute such a valuable consideration as will support a subsequent conveyance from the husband to the wife. 253.

LOTTERY PRIZE.

Received from ticket purchased with the separate money of the wife, is community property under the Texas statute. 315.

MARRIAGE CONTRACT.

Stipulating that furniture, etc., in use "for family purposes," shall, upon the death of either, vest in the survivor, does not include heirlooms. 190.

PENSION MONEY.

Received by husband from U. S. may be given by him to his wife for the purchase of a home in her name, and the property so purchased will not be liable to the claims of the husband's creditors. 446.

Power of Attorney.

May be given by wife to husband to convey her inchoate interest in his estate. 507.

PRESUMPTION OF DEATH.

Arising from absence of husband for seven years, may be rebutted, and a second marriage made upon the strength of such presumption, is void, if the husband was in fact alive. 446.

SERVICES.

Claim against an administrator cannot be sustained by a woman who married and lived with decedent, supposing him to be unmarried, but afterwards learned that he had a wife living. 60.

STATUTES.

Statutes have been adopted, and decisions rendered, affecting the right of a wife to bring suit directly against her husband, in the following States and Territories:

Alabama. 754. Arkansas. 754.

Arizona. 754.

California. 754.

Colorado. 755. Connecticut. 756.

Dakota. 757. Delaware. 757.

Florida. 757. Georgia. 757. 757•

Idaho. 758.

Illinois. 758. Indiana. 759.

Iowa. 760.

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HUSBAND AND WIFE—(continued.)
   Kansas. 761.
   Kentucky. 761
   Louisiana.
              761.
   Maine. 762-3.
   Maryland. 763.
    Massachusetts. 764.
    Michigan. 764-5.
   Minnesota. 766.
Mississippi. 766.
   Missouri. 766.
   Montana. 767.
   Nebraska.
   Nevada. 768.
   New Hampshire. 768-9.
   New Jersey. 770.
   New Mexico. 771.
   New York. 772.
    North Carolina. 774.
    Ohio. 775.
    Oregon. 775.
    Pennsylvania. 748, 776-7-8.
   Rhode Island. 779.
    South Carolina.
    Texas. 779-80.
    Utah. 780.
    Vermont. 781.
    Virginia. 781.
    Washington. 782.
    West Virginia. 782.
    Wisconsin. 783.
    Wyoming. 784.
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SUIT BY WIFE AGAINST HUSBAND.

In Pennsylvania, a wife may not sue her husband directly, and in her own name, for money received by him from her separate estate. 748. But she may do so in England, under the Married Women's Property Act. 753.

Wife's Rights of Action.

Conferred in Pennsylvania by the Married Person's Property Act of 1887, are those only which are necessarily incident to her rights of ownership of property and capacity to contract as if she were a *feme sole*. 748.

INFANTS.

CONTRIBUTORY NEGLIGENCE.

Of a child seven years of age, is a question for the jury. 547.

The court will decide that a child of very tender years has not sufficient judgment to be guilty of contributory negligence, but it is impossible to prescribe a fixed period when a child attains to such judgment. 547.

ILLEGITIMATE CHILD.

Testamentary guardian for, cannot be appointed by its father. 790. RIGHT TO PLAY IN STREET.

Is not settled. 550.

But it is nowhere disputed that children sui juris, or children non sui juris, in charge of a proper person, have the same right as adults on the sidewalk and streets. 550.

the sidewalk and streets. 550.

There is a distinction in this regard between children sui juris and those non sui juris, as to the application of the doctrines of imputable and contributory negligence. 550.

The correct proposition is that all children, whether sui juris or non

INFANTS—(continued.)

sui juris, have the right to play on the sidewalk and street, and if injury to them can be avoided by the exercise of due care, such care must be used, and the want of such care is not excused by imputable or contributory negligence on their part. 550-1, 557. Doctrine of *Hartfield* v. *Roper* (1839), 21 Wend. (N. Y.) 615, criticised.

551. Hartfield v. Roper is sustained by the courts of nine States. 551-2. And repudiated by those of ten. 552. Limitations of the doctrine of *Hartfield* v. *Roper*. 552-3.

INSOLVENCY.

DISCHARGE.

By State insolvent court, does not affect a creditor, who is a citizen of another State, and was not a party to the proceeding. 253.

INTERSTATE COMMERCE LAW.

Carrier must furnish a car properly adapted to carry the quantity designated. 61.

DESTINATION.

Regulation intended in the first and second sections of the Act is from the origin to the destination of the cargo; "to" means the destination at any place within the State or foreign country, reached by a continuous carriage or shipment. 315.

TURISDICTION.

Of Federal Courts over actions for the violation of the Interstate Commerce Act is not dependent upon diverse citizenship. 124.

Of Commission extends to commerce between points in the same State, passing in transit through another State. 124.

PASS.

Proof of the issuing of an unused and expired pass does not establish discrimination in fares. 124.

RATES.

Reasonableness of, must be determined by the circumstances of the carrier, as well as the exigencies of the shipper's business. 61.

If just and reasonable from selected points through certain territory, are prima facie just and reasonable from all other points therein. 125. TRAFFIC.

Interchange of, cannot be denied by one railroad to another, on the ground that the latter supplies no public necessity. 61.

JUDGMENT.

LUNATIC.

Validity of judgment against lunatic cannot be questioned in a collateral proceeding. 315.

Tort.

Assignment of right of action in tort cannot be made before judgment is actually entered. 61.

JURISDICTION. See Constitutional Law, Criminal Jurisdiction. CRIMINAL LAW, INTERSTATE COMMERCE LAW.

DIVERSE CITIZENSHIP.

Federal Courts may entertain, where parties are of diverse citizenship, a bill in equity to vacate, on the ground of fraud, an order of sale made by a State Probate Court. 125.

When the Federal Courts have once acquired jurisdiction by reason of diverse citizenship, such jurisdiction is not lost by a transfer of the cause or action, whereby the controversy becomes one between citizens of the same State. 507.

EMBEZZLEMENT BY OFFICER OF NATIONAL BANK.

Is within the exclusive jurisdiction of the Federal Courts. 507.

FEDERAL COURTS. See HABEAS CORPUS.

Have jurisdiction to inquire into the circumstances of a homicide Vol. XXXVII.—53

JURISDICTION—(continued.)

committed by an officer of the United States, in order to determine whether the act was committed in the line of duty, or was malicious, wanton, reckless, or without reasonable apparent necessity. Originally had jurisdiction to entertain a suit against a State by a citizen of another State. 625.

But this was taken away by the Eleventh Amendment to the Consti-

tution. 625.

Have no criminal jurisdiction in common law cases. 628.

May be given jurisdiction by Congress in suits by a U. S. Bank. 633-4.

HABEAS CORPUS.

Upon a writ of habeas corpus, the Federal Courts have jurisdiction to discharge a petitioner, when found to be in custody for an act done, or omitted, in pursuance of a law of the United States, no matter from whom, or under what authority, the process may have issued under which he is held. 585.

By the Judiciary Act of 1789, since incorporated in the Revised Statutes, Federal Courts were given habeas corpus jurisdiction. 624.

Which has been sustained by judicial decisions. 633.

By the Force Bill of 1833, afterwards incorporated in the Revised Statutes, the habeas corpus jurisdiction was extended, and penalties prescribed for disobedience to such writs. 635.

This jurisdiction was further extended by the Act of 1842, also incor-

porated in the Revised Statutes. 635-6. Decisions, since the Force Bill of 1833 and the Act of 1842, upon the habeas corpus jurisdiction of the Federal Courts, cited and discussed. 636-653.

Penalty.

Action for penalty imposed by a State statute upon railroad companies guilty of extortion, cannot be removed to the Federal Courts.

PERJURY.

Committed in a contest for a seat in the U.S. House of Representatives, is within the exclusive jurisdiction of the Federal Courts. 507. STATE COURTS.

Forgery of note, to deceive the U. S. bank examiner, may be tried in a State Court. 61.

Penalty for usury received by a National Bank may be recovered in a State Court. 61.

May enjoin the removal of appurtenances to a wharf on navigable

Have exclusive jurisdiction over an action between citizens of the same State on a contract to pay royalties upon a patented invention.

Have no jurisdiction to enjoin a citizen of one State from prosecuting a suit in the courts of another State, on the ground that the latter courts differ in their views of the law governing the case from the U. S. Supreme Court. 382.

State Legislature.

May authorize the building of a bridge, which obstructs a navigable river altogether within the State's own borders, provided Congress does not interfere. 125.

U. S. JUDGES.

An assault upon, or an assassination of, a Judge of a Federal Court, while traveling for the purpose of holding Court, is within the jurisdiction and power of the U.S. Marshal, or his deputies, to prevent, as peace officers of the Government of the United States. 586.

U. S. Supreme Court.

May compel a State Court to obey its mandate. 628. Has jurisdiction over a case arising under the Constitution or laws of INDEX. 83r

JURISDICTION—(continued.)

the United States, notwithstanding the fact that a State may be a party thereto. 630-I-2.

LANDLORD AND TENANT.

ASSIGNMENT OF TERM.

A transfer by a tenant, of demised premises, for the unexpired residue of his term, is an assignment, making the assignee liable to the original lessor for rent, though the instrument of transfer purports to be a lease, reserves a different rent from that specified in the original lease, with right of re-entry and forfeiture for nonpayment, and provides for surrender of the premises to the original lessee. 558.

And the refusal of the original lessor to release his lessee from liability for rent, does not estop him from treating the sub-lease as an

assignment. 558.

Nor does the fact that the transfer was made without the consent of the original lessor, in violation of the provisions of the lease, affect his right to recover rent from the transferree. 558.

DEATH OF LESSEE.

Is not an alienation. 190.

DEFECTIVE BUILDING.

Risk is taken by tenant, when the defects are apparent and there is neither express warranty, fraud, nor misrepresentation. 125.

DISTINCTION BETWEEN ASSIGNMENT AND SUB-LEASE.

Is a fundamental one, based upon principles of the feudal law, and is wholly independent of the form of conveyance. 566.

Difference between alienation and sub-infeudation is the basis of the distinction between an assignment and a sub-letting. 567.

In determining the question whether a particular conveyance is an asassignment or a sub-lease, the test is, whether the original lessee retains a reversion. 567.

Authorities considered. 567-8-9.

Differing qualities of an assignment and a sub-lease. 568-9.

FAILURE TO GIVE POSSESSION.

What damages may be recovered by the tenant. 791.

LEASEHOLD ESTATE.

For 99 years, is personalty. 190.

WORKING THE QUARRY.

In lease, includes the removal of water which has flooded the quarry.

LAND PATENTS. See LIMITATION.

PLACER CLAIM.

Covers all mineral deposits found therein. 508.

STONE QUARRY.

May be patented as a placer claim. 508.

LIABILITY FOR CAUSING DEATH.

ACTION.

To recover damages for causing death, is not maintainable at common law. 385.

Nor in admiralty. 385.

But only when authorized by statute. 385.

LIMITATION.

The statute of limitations does not begin to run until the appointment of an administrator. 578.

But, where death was not instantaneous, it has been held that the running of the statute began at the time of the injury. 579.

STATUTORY LIABILITY.

Under Lord Campbell's Act (English), the jury should not be allowed to take into consideration mental sufferings or bereavements, but must give compensation for pecuniary loss only. 385-6.

LIABILITY FOR CAUSING DEATH—(continued.)

Some actual damage must be shown; the recovery of nominal dama-

ges is not permissible. 386.

Damages may be recovered on account of a change in the mode of distribution of property among members of a family, although no pecuniary loss to the family in the aggregate could ensue. 386. Settlement made by a decedent in his life-time, bars an action under

the statute after his death. 387.

But recovery by a widow as administratrix for personal property of the decedent, damaged by the same cause which resulted in his death, does not bar the widow's right of action under the statute. 388.

Nor does the statute prevent recovery by an administrator for pecuniary loss or damage resulting to a decedent from personal injury.

389-90-1.

Under American statutes, the damages recovered are exclusive of any loss or damage to the injured party during his life and include only the loss caused by his death to the persons specified. 391-2-3-4.

Statutes of Massachusetts and Maine. 395. In Kentucky, recovery cannot be had under the statutes when death is practically instantaneous, but otherwise, when an appreciable interval of suffering clapses between the infliction of the injury and the

death. 513-4. In New York and Texas an action is maintainable in case of instant

death. 514. So also under the statutes of Connecticut, Tennessee and Iowa. 514.

But not so in New Jersey. 516.

The statute gives a new cause of action, not a continuance of one existing at common law, and hence has no extra-territorial operation.

516-7. But where the death is caused in one State and suit is brought in another, the suit is maintainable, if both States have statutes giving a

right of action, and substantially alike. 518.

The Supreme Court of U. S. has, however, recognized the right to recover in one State, under the statutes of another State, within which the death was caused. 519.

Rule as to right of action for a death occurring at sea. 519.

Settlement made by the injured person in his lifetime bars a suit

under the statute after his death. 520-1.

In Kentucky, a suit by an administrator to recover damages for the sufferings of the intestate prior to his death, is a bar to a subsequent action based upon the death itself. 522.

In Illinois, it is held that the statutory right of action is a continuance of the common law right belonging to the decedent, and, therefore, two recoveries cannot be had. 523.

So also in Kansas. 524. Otherwise in U. S. Court for Kansas, and in Mississippi. 524-5. Rule in Maine. 525.

Massachusetts. 526-7. Vermont. 526.

Recovery of father for loss of services of a minor son does not bar an action by the father, as administrator, to recover damages for the son's death. 527.

Summary of decisions. 528.

In Wisconsin the statutory action abates on the death of the beneficiary.

So also in Missouri. 577.

But otherwise in Connecticut and New York.

In New York and Indiana, an action begun in the life-time of the person injured may be continued after his death. 578.

The right of action given by the statute should be regarded as a new

LIABILITY FOR CAUSING DEATH—(continued.)

right of action, and not a revival or continuation of a common law right possessed by the deceased. 580-1.

New York Statute. 582.

Pennsylvania "

Lord Campbell's Act. 584-5.

LIBEL. See COMMERCIAL AGENCIES, SLANDER.

COURT RECORDS.

Pleadings filed in Court, which are pertinent and material, are privi

Publication of pleadings or other proceedings in civil causes, before trial, is not privileged. 253.

RAILROAD COMPANY.

Poster, put up in the ticket office of a railroad company by the ticket agent, and left there for forty days, is a publication by the company.

316. List of discharged employes, giving reasons for discharge, and placed in the hands of persons whose duty it is to employ servants for the company, is privileged. 574.

LIFE INSURANCE. See Accident Insurance.

ASSESSMENTS.

Where there has been unreasonable delay in making an assessment to meet a loss, a beneficiary is entitled to recover the maximum amount named in the certificate. 126.

When notice of assessments is always sent by mail, although the charter provides only for posting, a failure to mail such a notice estops the insurer from claiming a forfeiture for non-payment. 253.

ASSIGNMENT.

Power to assign or surrender policies for the benefit of wife and children considered. 434-5, 437-8-9-40-1-2-3.

By-Law.

Which conflicts with the terms of the policy, will be construed to be waived. 62.

CONSTITUTIONAL EXEMPTION.

Of life insurance from the claims of the insured's creditors, is given in North Carolina. 433.

But the provision does not apply to assignments of policies. 433.

Decisions. 439.

CREDITOR'S POLICY.

What amount of proceeds may be retained by the creditor. 316. Division of Fund.

Conflicting rules as to the division of proceeds of life insurance, where creditors are permitted to come in. 443.

Drunkenness.

Payment of loss cannot be refused on the ground of intemperate habits of the insured, when the latter was known to the agent insuring him to be a confirmed drunkard. 62.

ENDOWMENT POLICY.

Cannot be lawfully issued by a mutual benefit company incorporated to give aid "to the widows, orphans, and heirs or devisees of deceased members." 791.
INSOLVENT DEBTOR. See STATUTE.

May insure his life for the benefit of his wife and children, without rendering the proceeds liable to the claims of creditors. 417, 435-6, 442.

Nor is the payment of premiums for such insurance equivalent to a transfer of property with intent to hinder, delay and defraud creditors, such as would be void under the Statute of Elizabeth. 417.

Unless there is evidence of a fraudulent intent, participated in by the beneficiary and insurer. 417.

LIFE INSURANCE—(continued.) But it has been held otherwise, in the absence of statutory provision. And assignments of policies originally issued in the debtor's own favor, have also been declared fraudulent. 432-3. A distinction is made between assignments of policies and policies issued directly to the beneficiary. 432. But the tendency is in the direction of the exemption of such policies from liability for the insured's debts. 442. PAID-UP POLICY. Issued in pursuance of an agreement in a prior policy, without new consideration, is not a new contract, and is not affected by a change in the constitution of the company, made after the date of the first policy. 254. STATUTES. Exempting the proceeds of life insurance from the claims of creditors, have been adopted in-Great Britain. 432. Alabama, and decisions. Arkansas. 433. California, and decisions. · 433. Connecticut. " 419, 434. Delaware. 434. Florida, and decisions. 434. Georgia, " Illinois, " Indiana, " 434. " 435. " 435. Iowa. 436. Kansas. 436. Kentucky, and decisions. " Maine, 436. Maryland, 437. Massachusetts, " 437. Michigan. 437. Minnesota, and decisions. 437. Mississippi. 438. Missouri, and decisions. 438. New Hampshire, and decisions. 438. New Jersey, 439. New York, " 439. " " Ohio, 440. " 46 Pennsylvania, 440. .. " Rhode Island, 44I. " Tennessee, 44I. Vermont. 442. Virginia, and decisions. 442. Wisconsin, " . . . 442. There is no statutory provision in-Colorado. 434. Louisiana (decisions). 436. Nebraska. 438. Nevada. 438. Oregon. 440.

Knowledge by assistant superintendent that a policy-holder is engaged in the liquor business, is a waiver of a forfeiture for carrying on such business. 190.

South Carolina. 441. Texas (decisions). 441. West Virginia. 442. WAIVER. See BY-LAW.

LIFE INSURANCE—(continued.)

Refusal to furnish blanks for proof of death, on the ground that the policy was forfeited, is a waiver of such proof. 190.

Wife's Policy. See Insolvent Debtor.

Policy payable to wife and children, exchanged after the wife's death, for a prior policy payable the same way, is not liable for the debts of the insured. 383.

Payable to "heirs, administrators or assigns," upon the insured surviving his wife, inures to the benefit of his heirs, and not hers. 791-

LIMITATION. See Admiralty, Attorney-at-Law, Bills of Lading, Fire Insurance, Telegraphs.

ACKNOWLEDGMENT.

Letter, alluding to "those old notes," and promising "every cent that is due on them," does not remove the bar of the statute. 62.

Indorsement on note, acknowledging "indebtedness of this note," removes the bar of the statute. 62.

BAILEE.

Statute runs against, from the denial of the bailment and conversion of the property. 62.

FEDERAL COURTS.

Will enforce State statutes of limitation, in the absence of Congressional legislation. 667.

JOINT NOTE.

Payments by one joint maker will arrest the running of the statute as to all. 191.

LAND.

Inclosure is not necessary to constitute adverse possession. 126.

LAND PATENT.

Government suit to revoke for fraud and misrepresentation, may be barred by the statute or laches. 62.

Moneys Received for Investment.

Are subject to the bar of the statute. 508.

RES ADJUDICATA.

When introduced in a pending action by supplemental bill, is not a new cause of action, and the statute does not apply. 126.

STOCK SUBSCRIPTIONS.

Are not subject to the running of the statute, until called for, and after an assignment for the benefit of creditors, until the court makes a call. 383.

WAR PERIOD.

In Alabama, is to be deducted from a calculation of the statutory barbut not from the time necessary to raise a presumption of payment.

LIQUOR LAWS. See Constitutional Law.

CIDER

Whether cider is a vinous or spirituous liquor, within the prohibition of a license law, is a question of fact, to be determined by a jury, and not by the court. 254.

Prohibition of sale of, without any qualifying adjective, applies to all cider, without regard to its intoxicating quality. 731.

CHIPS.

Sale of, to be exchanged for liquor, is equivalent to a sale of the liquor itself. 508.

CHURCH.

Prohibition of sale within three miles of a church does not apply to a contract for the sale and delivery of liquor, which is actually outside that limit. 126.

CORPORATION.

Where a corporation sells intoxicating liquor illegally, its officers and servants may be convicted and punished for the violation of law. 508.

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LIQUOR LAWS—(continued.)

DRUGGIST.

Sale of intoxicating liquors by, when forbidden by statute, is not excused by the fact that they were sold in good faith as a medicine, without knowledge of their intoxicating qualities. 731.

GIFT OF LIQUOR.

Damages cannot be recovered for injuries occasioned by intoxication, under a statute giving a right of action against "any person who shall, by selling or giving intoxicating liquors, have caused the intoxication," from one who gives liquor to a friend, as a mere act of courtesy, without any purpose of pecuniary gain. 316.

ILLEGAL SALE.

Conviction may be had both for selling without a license and for selling to a minor, although both indictments are based upon the same sale. 254.

LOCAL OPTION LAW.

Validity of election adopting, cannot be questioned in a prosecution for its violation. 191.

MINOR.

Selling to, on order of and for delivery to his father, is not a violation of a statute prohibiting the sale or gift of intoxicants to minors. 508.

SALE "C. O. D."

Of liquor, consigned by a common carrier, is consummated at the time and place of shipment. 791.

SELLING FROM WAGON ON HIGHWAY.

Does not violate a statute prohibiting the unlicensed sale of liquor, to be drank in the seller's "house, out-house, yard, garden, or the appurtenances." 191.

SERVANT.

Who, in the absence of the proprietor, makes sales and assumes control of a saloon, may be convicted of keeping such saloon. 191.

TAXATION.

Under Michigan statute, a foreign manufacturer, who sells at wholesale within that State, is taxable as a wholesale dealer. 574.

MARINE INSURANCE.

ABANDONMENT.

When accepted. 254.

INSURABLE INTEREST.

Part owner of a vessel has an insurable interest for advances and disbursements made by him upon a venture engaged in with such vessel by himself and the other owners. 254.

RESCUE.

General average expenses for rescuing a vessel from a peril brought about by negligence in her navigation, cannot be recovered under a policy, which excepts losses from negligent navigation. 316.

SUBROGATION.

Inures to insurance company, when the goods insured have been lost at sea through the negligence of a carrier, and the insurance has been paid to the shipper. 447.

SUNKEN CARGO.

Abandoned to underwriters, may be sold by them to a third person. 574. UNSEAWORTHINESS.

Will be presumed when a canal boat, which is old and subject to heavy strains, suddenly springs a leak and sinks in fair weather and smooth water. 574.

MARRIAGE.

INDIANS.

Solemnization according to the customs of an Indian tribe need not take place within the territory of such tribe, to constitute a valid marriage. 316.

MARRIAGE—(continued.)

RE-MARRIAGE AFTER DIVORCE.

Prohibition of, renders such marriage void in the State of the domicile, even when contracted in another State where no such prohibition exists. 254.

MARRIED WOMEN. See HUSBAND AND WIFE.

ACQUIESCENCE.

By a married woman in a deed made during her minority, will not, so long as she is covert, amount to ratification, but, to annul such deed, she must pay the grantee for necessaries supplied her while a minor, and which constituted part of its consideration. 508.

ASSIGNMENT FOR BENEFIT OF CREDITORS.

In Wisconsin, cannot be made to a married woman. 790.

BLANK DEED.

A married woman is estopped from disputing the validity of a deed, regularly executed and acknowledged, and subsequently delivered by her husband to an innocent purchaser, notwithstanding the facts that at the time of its execution and acknowledgment, there was a blank in the deed for the name of the grantee, and that the wife was misled as to what property the deed conveyed. 654.

But it is questionable whether the doctrine of estoppel is thus properly

applied.

The proper question to be considered is whether a married woman has the capacity, under the enabling statutes, to execute and acknowledge a deed in blank. 658.

The U. S. Supreme Court holds that she has no such capacity. 658. And it has been so held in Iowa and Massachusetts. 659.

Decisions cited and discussed. 660-4.

CONDUCT IN PAIS.

May operate as an estoppel, notwithstanding coverture and the absence of fraud. 126.

JUS DISPONENDI.

At common law, in equity and under the statute, the rule is that a married woman has no power to dispose of her estate, except by compliance with the requirements of the instrument creating the power. 659.

Where a statutory power is conferred, she has no capacity but that expressly given in the statute, whose requirements must be strictly

complied with. 662.

MASTER AND SERVANT. See Liquor Laws, Negligence, Railroads, Sunday Laws.

DEFECTIVE APPLIANCES.

Railroad company is responsible for an injury to an employe, resulting from defective car brakes. 62.

But not for an injury to an engineer, by reason of the defective track of another company, upon which he was temporarily running his employer's engine. 64.

DISCHARGE.

What conduct of the servant will warrant his discharge before the ex-

piration of the term of his employment. 508. Of employe, without sufficient excuse, before the expiration of the term of his employment, entitles him prima facie to the stipulated compensation for the entire term, and the burden is upon the employer to show what he could have earned elsewhere. 731.

FELLOW-SERVANT.

191.

Foreman of bridge gang upon a railroad is a fellow-servant with employes operating a train on the road. 316.

Overseer of slashing-room in a cotton mill is a fellow-servant with the second foreman of the machine-shop department. 317.

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RAILROAD COMPANY.

Is not liable for an injury to an employe by reason of a danger which might have been observed and avoided. 64.

But is liable for an injury to a brakeman, sustained at night from an overhead bridge, whose proximity he could not know. 64.

Vice-Principal.

What constitutes. 791.

Negligence of, is not negligence of fellow employe, and the employer is liable therefor. 127.

MECHANICS' LIENS.

RAILROAD COMPANY.

Cannot claim exemption from liens for erecting its bridges, on grounds. of public policy. 447.

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As used in a statute, includes a ditch and water-right, by means of which a mine is operated. 791.

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When such agreement does not constitute a mortgage. 126.

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In foreclosure proceedings, under a mortgage given to secure two notes of the mortgagor, with different sureties, should be applied to the payment of both notes pro rata. 383.

MUNICIPAL CORPORATIONS.

BURNT BUILDINGS.

Falling of walls of, does not render a municipality liable for the damages sustained. 317.

GARNISHMENT.

City cannot be garnisheed and made liable to pay a creditor of its creditor, without express statutory provision. 281.

Exemption is based entirely upon grounds of public policy. 281, 290. Statutes of Kansas, relating to garnishment and cities of the second class, do not authorize the attachment of moneys owing by such cities. 281.

NEGLIGENCE. See Canals, Railroads, Infants, Master and Servant, Sunday Laws, Telegraphs. AGRICULTURAL SOCIETY.

Is liable to one injured by reason of negligently constructed seats on its fairground.

BARB-WIRE FENCE.

If negligently constructed, will render the owner liable for injuries occasioned thereby to the domestic animals of others, although it is entirely on his own land. 667.

BLIND PERSON.

It is not negligence per se for a blind person to walk unattended in the street, and such person is bound to use ordinary care only. 317. CONCURRENT NEGLIGENCE.

Of carrier and third person, by which a passenger of the former is injured, does not relieve the latter from liability. 509.

CONTRIBUTORY.

Boy of ten and a-half years may be chargeable with. 63.

Is a question for jury, where one is injured after dark by a defect in

Ordinary care only is required of one injured by a machine operated by another. 63.

Of driver, will not be imputed to one who rides by invitation in a vehicle, exercising no control over its movements. 127.

NEGLIGENCE—(continued.)

Of parents, cannot be imputed to a child of tender years, even in an action where the parents are indirect beneficiaries. 792.

Is chargeable to one falling into a hole in the sidewalk, which could have been plainly seen. 191.

ELEVATOR.

Absence of railing and trap-door, required by statute, is prima facie evidence of negligence on the part of the owner. 574.

Furnished by a storekeeper for the convenience of his customers, must be of good material and safe. 792.

EVIDENCE.

In an action to recover for injuries sustained through reckless driving, proof is admissible of the amount of travel on the street where the accident occurred. 189.

OBSTRUCTION TO TRAVEL.

When placed in street by order of the judge of a State Court, does not render the municipality liable for damages occasioned thereby. 191.

Need not be kept in repair by the owner, although used by the public without his invitation or any benefit accruing to him. 792.

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Permitted by a municipality, renders it liable for damages sustained by reason thereof. 792.

REGISTERED LETTER.

Delivered by a letter-carrier to a hotel clerk, and lost through the negligence of the latter, renders him liable to the carrier for money contained in the letter, which the carrier has been compelled to refund. 792.

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Are not liable for defects in a wharf property, existing before it comes into their possession, subject to an outstanding lease, unless expressly notified thereof. 792.

NEGOTIABLE INSTRUMENTS. See BILLS AND NOTES, BILLS OF LADING, CHECKS.

BOTTOMRY BILLS.

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Are not negotiable, without indorsement. 731.

RENEWABLE NOTE.

Promissory note, renewable at the option of the payee or holder, is not negotiable. 792.

STOCK CERTIFICATE.

Is not negotiable, any usage among stockbrokers to the contrary notwithstanding. 255.

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PUBLIC.

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PARENT AND CHILD.

TORTS.

Father is responsible in damages for the torts of his children, committed with his countenance and encouragement. 317.

PARTNERSHIP.

GOOD-WILL.

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firm. 383. SPECIAL PARTNERSHIP.

Is not changed into a general partnership by a failure to comply with the statutory requirements, which renders the special partner liable to creditors as a general partner. 668.

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CITIZENSHIP.

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In an action by an administrator for causing the death of decedent, brought on behalf of the widow and children, a general averment of damages is sufficient. 148.

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IMPERFECT PLEADINGS.

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Cannot be made upon a party to an injunction suit, while attending

Nor upon a non-resident who has come from another State for the sole purpose of attending and testifying in a case to which he is a party. 318.

PRIVILEGED COMMUNICATIONS.

ATTORNEYS-AT-LAW.

Communications by a client to his attorney, counsellor or solicitor, for the purpose of obtaining professional advice or assistance, are protected from disclosure. 1.

Privilege extends to clerks and assistants of attorney; also to neces-

sary interpreter. 4.

Exceptions to rule. 4, 5, 6.

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PHYSICIANS.

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common law. 9. Many States have protected such communications by statute.

Privilege extends to all information acquired by the physician in his professional capacity, whether from the patient, from others, or from his own observation. 9.

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of the interest and penalties. 793.

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FISH INSPECTOR.

Has judicial duties, and is not liable for the manner of their performance. 64.

KEEPER OF JAIL.

Who receives United States prisoners, and is paid for their maintenance, is an officer of the court, and punishable as such. 793.

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U. S. DEPUTY SURVEYORS.

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U. S. MARSHALS.

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Sufficient if journey be begun before midnight of the day of expiration, even if not completed on that day.

But journey must be continuous. 91.

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Berth in sleeping car is not within this rule. 89.

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In England cannot be removed from train for refusal to produce ticket or pay fare, where the by-law of the railway company which requires this to be done, makes no provision for its enforcement by expulsion.

Right to remove for non-compliance with such by-law cannot be implied as part of the contract of carriage. 81.

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Not affecting the character of a will, will not in itself prevent the will from being adjudged valid. 796.

VOID BEQUEST.

Bequest of library, together with testator's residuary estate, to the mayor of a city and the presidents of two medical colleges and their successors, in trust forever, for the purpose of founding a public library, is void. 320.

VOID DEVISE.

Devise to trustees for the use of a charitable institution to be incorporated within ten years by special act of the legislature, is void for uncertainty. 448.